Figure 1
AUTHENTICATION BASED ON MAG-STRIPE CARD, SMART CHIP, AND PIN

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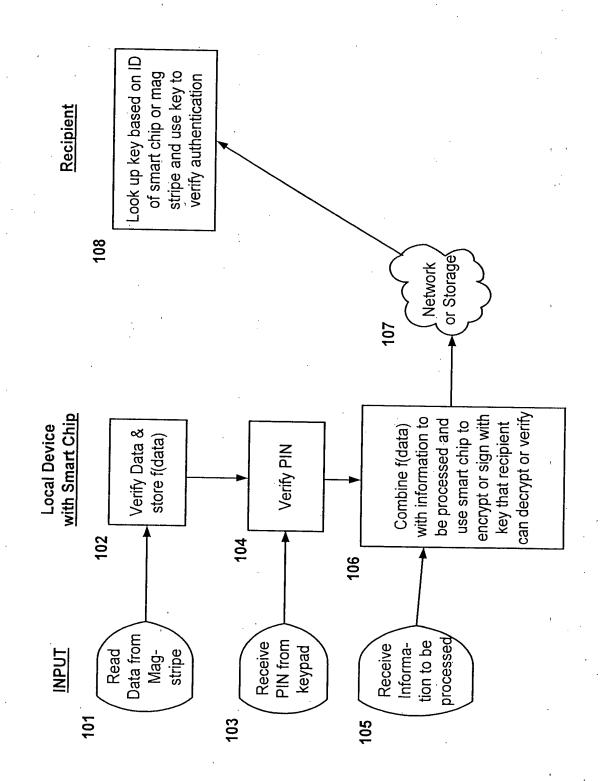


Figure 2

SMART CHIP AUTHENTICATION OF INFORMATION

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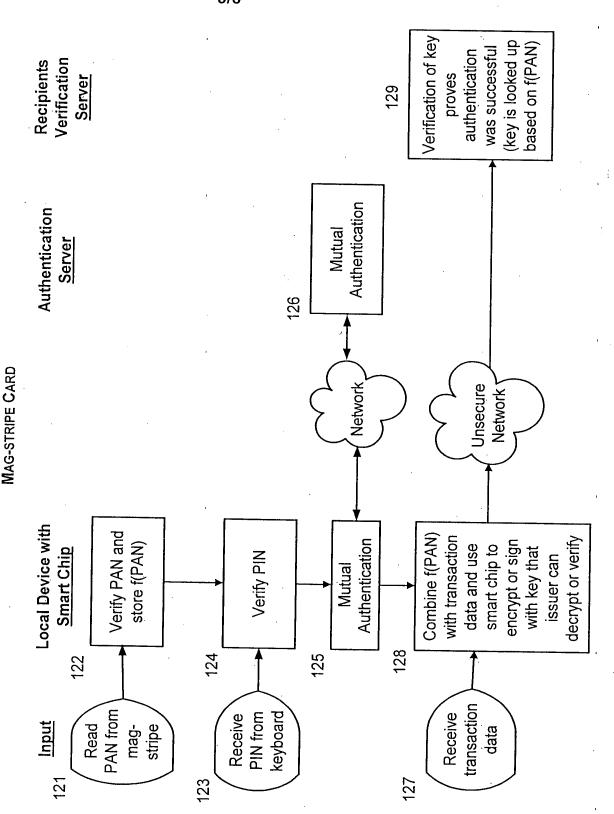
▼Recipients who rely on information Recipients verify mag-stripe Authenticated Decrypt and information Information Decrypt Forward Server data PRESENTED WITH A MAG-STRIPE CARD 116 117 113 Network Network Local Device with Encrypt data and forward to server Encrypt or sign Smart Chip information 115 processed, tion to be Receive informastripe Read data from mag-Input 114

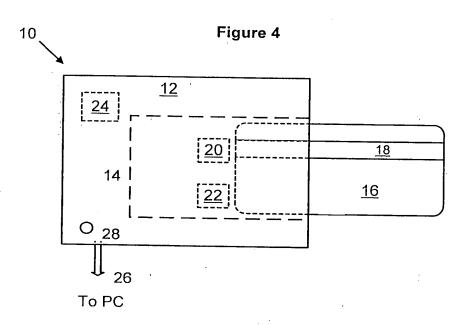
BEST AVAILABLE COPY

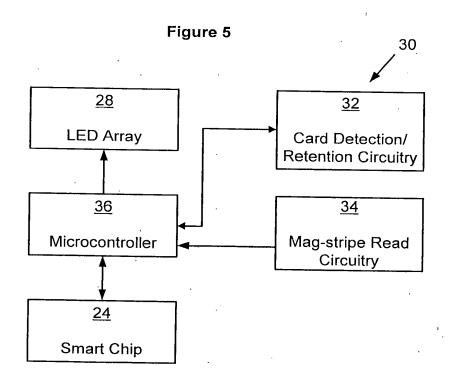
Figure 3

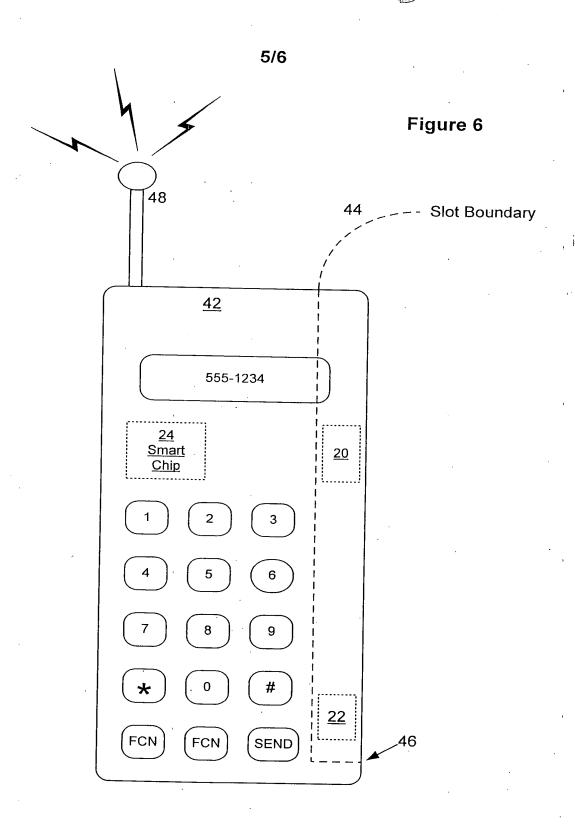
PAYMENT CARD TRANSACTION WITH SMART CHIP AND

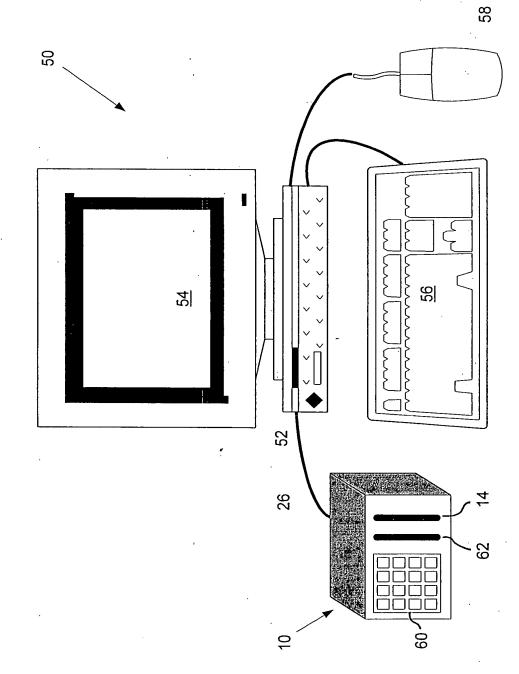
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